

# Workers' Compensation for Alameda County IHSS Providers

October 2007

## BENEFIT BASICS

If you get hurt on the job, IHSS homecare workers are eligible for workers' compensation benefits. You could get hurt by:

**One event at work.** Examples: hurting your back in a fall, getting burned while cooking.

**Repeated activity or exposure.** Examples: Back strain from daily pushing a wheelchair, asthma from working around mold or dust.

### *What benefits can I receive?*

**Medical Care.** To help you recover from an injury or illness caused by work.

**Temporary Disability (TD) Benefits.** Payments if you lose wages because your injury prevents you from doing your usual job while recovering.

**Permanent Disability (PD) Benefits.** Payments if you don't recover completely.

**Vocational Rehabilitation or Vouchers.** Some injured workers are eligible for job placement counseling, retraining or skill enhancement.

**Death Benefits.** Payments to your spouse, children, or other dependents if you die from a job injury or illness.

## FILING A CLAIM

### *What should I do if I have a job injury?*

- 1) **GET EMERGENCY TREATMENT** if needed. If it's a medical emergency, go to an emergency room right away.
- 2) **REPORT THE INJURY** promptly to Alameda County IHSS Payroll at **510-577-1877**. If you don't report within 30 days of the injury, you could lose your right to benefits.
- 3) **FILE THE CLAIMS FORM.** IHSS Payroll must give or mail you a claim form within one working day after learning about your injury or illness. Read, fill out the "employee" portion, and sign the claim form. Return the form to payroll right away.
- 4) **IHSS PAYROLL** must fill out and sign the "employer" portion of the form and mail the completed form to a Workers' Compensation *claims administrator*. Your Claims Administrator is State Compensation Insurance Fund (SCIF). Your employer must give

or mail you a copy of the completed form within one working day after you filed it.  
**Keep this copy.**

\*\* You can call SCIF (see number below) within one week of filing your claim with IHSS Payroll to confirm receipt of the claim.

- 5) SCIF must decide *within a reasonable time* whether to accept or deny your claim. If you receive a letter saying the claim is denied, you have the right to challenge the decision. If you don't receive a letter denying your claim within 90 days of reporting the injury, your claim is considered accepted in most cases.
- 6) GET GOOD MEDICAL CARE. Within one working day after you file a claim form, SCIF is required to authorize medical treatment, for up to \$10,000, while your claim is being investigated. To seek needed medical treatment:
  - a. If you have Alliance Group Care, they will treat you for an on the job injury;
  - b. if you don't have Alliance Group Care, but have other insurance, they should treat you, even while the claim is pending. Your health insurer will seek reimbursement later if your injury is covered by workers' compensation; or
  - c. call SCIF office listed below and a medical referral will be made.

### **WHO CAN I CALL FOR HELP?**

IHSS Payroll in Alameda County  
*to first report your injury:*

510-577-1877

State Compensation Insurance Fund (SCIF)  
*for information on your claim:*

1-951-697-7300

State Division of Workers' Compensation  
Information and Assistance Office in Oakland:

510-622-2861

SEIU Long Term Care Workers Union  
*for union representation:*

1-888-373-3018

### **PRE-DESIGNATION:**

Prior to an injury, you have the right to pre-designate or inform IHSS that you would like to be treated by your personal medical doctor (M.D.). The doctor must be your regular physician, and prior to an injury must agree to treat you for work injuries or illnesses and prior to the injury you must provide the following information to your employer:

- 1) Notice that you want your personal doctor to treat you for a work-related injury or illness, and
- 2) your personal doctor's name and business address.

*This handout was created by the Public Authority for IHSS in Alameda County (510) 577-3552. Information was adapted from the fact sheet "Workers' Compensation Benefits, Rights and Resources" of the "Worker Occupational Safety and Health Specialist Training," by the Labor Occupational Health Program of UC Berkeley.*